

UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF NEW JERSEY
CAMDEN DIVISION

In re Bedina J. Williams Case No. 18-20355-JNP

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Nationstar Mortgage LLC d/b/a Mr. Cooper

Name of Transferee Servicer

Seterus, Inc., authorized subservicer for Federal
National Mortgage Association ("Fannie Mae")

Name of Transferor Servicer

Name and Address where notices to
transferee servicer should be sent:

**Nationstar Mortgage LLC d/b/a Mr. Cooper
P.O Box 619096
Dallas, TX 75261-9741**

Court Claim # (if known): 9-1

Amount of Claim: \$162,997.87

Date Claim Filed: July 24, 2018

Phone: 877-343-5602

Last Four Digits of Acct # 6706

Phone: --

Last Four Digits of Acct # 6008

Name and Address where transferee servicer
payments should be sent (if different from above):

**Nationstar Mortgage LLC d/b/a Mr. Cooper
Bankruptcy Department
P.O. Box 619094
Dallas, TX 75261**

Phone: 877-343-5602

Last Four Digits of Acct #: 6706

By: /s/Melissa Licker
Transferee Servicer/Transferee's Servicer
Attorney

Date: 6/12/2019

In Re: Bankruptcy Case No.: 18-20355-JNP
Bedina J. Williams
Chapter: 13
Judge:

CERTIFICATE OF SERVICE

I, Melissa Licker, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, Georgia 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I served a copy of the within Transfer Of Claim filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Bedina J. Williams
dba BJ Houston Group
2 Upson Circle
Woodbury, NJ 08096

Seterus, Inc.
PO Box 1047
Hartford, CT 06143

Thomas G. Egner
McDowell Law, PC
46 West Main Street
Maple Shade, NJ 08052
(served via ECF Notification)

Isabel C. Balboa, Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002
(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 6/12/2019 By: /s/Melissa Licker
(date) Melissa Licker
Attorney for Transferee



8950 Cypress Waters Blvd.
Coppell, TX 75019

OUR INFO

ONLINE

www.mrcooper.com

YOUR CLIENT'S INFO

DEBTOR(S)

BEDINA WILLIAMS

CASE NUMBER

[REDACTED]

LOAN NUMBER

[REDACTED]

PROPERTY ADDRESS

2307 N PARK AVE**PHILADELPHIA, PA 19132**

MCDOWELL POSTERNOCK APELL
46 W MAIN STREET
MAPLE SHADE, NJ 08052

Dear MCDOWELL POSTERNOCK APELL:

Mr. Cooper recently acquired the above referenced mortgage. Our records indicate your client recently filed for bankruptcy. This letter is for informational purposes only and provides important information for your client while their loan is being serviced by the Bankruptcy Department at Mr. Cooper.

If your client filed for protection under Chapter 7 and would like to reaffirm the debt please contact our office at 877-343-5602 to request a Reaffirmation Agreement. The Reaffirmation Agreement must be filed no later than sixty (60) days after the first date set for Meeting of Creditors. Once the Reaffirmation Agreement is filed, your client may rescind the agreement at any time prior to the entry of a discharge order in the bankruptcy case or within 60 days of the filing, whichever is longer.

If your client is retaining the property and interested in loss mitigation opportunities, please complete the attached authorization form and return to Mr. Cooper. Bankruptcy Loss Mitigation representatives may be contacted at 877-343-5602, Monday through Friday from 8 a.m. to 5 p.m. (CT) or via mail at PO Box 619096 Dallas, TX 75261-9741.

Payment during the pendency of the bankruptcy case can be mailed, sent via Western Union or Money Gram. If your client is mailing their payment, please send to the following address and include their loan number:

Mr. Cooper
PO Box 619094
Dallas, TX 75261-9741

Payments sent via Western Union should reference the following information:

Pay to: Mr. Cooper
Code City: MRCOOPER
Code State: TX

Payments sent via Money Gram should utilize reference code: ***1678***

All other correspondence should be sent to:

Mr. Cooper
PO Box 619096
Dallas, TX 75261-9741

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



If your client was setup on a monthly electronic funds transfer (ACH) or monthly reoccurrence of Western Union payments for their monthly payment prior to filing bankruptcy, the ACH and Western Union reoccurrence is suspended upon notification of the bankruptcy filing. Mr. Cooper doesn't permit loans active within bankruptcy to be setup on a monthly electronic payment transfer. Your client may send a Western Union monthly; however, when the information from Western Union is received it must not be listed as a reoccurring payment.

If you or your client have any additional questions, including available loss mitigation opportunities, your Dedicated Loan Specialist is Hope Carden and can be reached at (866)-316-2432, Monday through Friday from 8 a.m. to 5 p.m. (CT) or via mail at PO Box 619096 Dallas, TX 75261-9741.

Sincerely,

Mr. Cooper
Bankruptcy Department

CC: BEDINA WILLIAMS
2 UPSON CIRCLE
DEPTFORD, NJ 08096

Enclosure: Authorization Form

MCDOWELL POSTERNOCK APELL
46 W MAIN STREET
MAPLE SHADE, NJ 08052

Loan #: [REDACTED]

RE: Home Mortgage Assistance Request

MCDOWELL POSTERNOCK APELL:

Mr. Cooper would like to provide the opportunity to assist your client with their mortgage. With the debtor in an active bankruptcy, we are seeking your assistance in obtaining information in order to process an accurate evaluation of assistance programs available.

In order to be able to quickly complete any review of assistance requested by your client, or due to current processes requested by bankruptcy district requirements, we are asking for approval of your firm by signature below to be allowed direct contact with your client so that we can discuss any opportunities available or obtain any necessary information in order to promptly complete our review.

Mr. Cooper is very aware of the importance of communication while a debtor is in an active bankruptcy case and seek to work with you in regards to providing the best possible scenario for your client regarding their mortgage, while in an active bankruptcy case.

At your earliest convenience, please complete the information below and return with a cover sheet from your firm, by facsimile to 972-459-1611 so that we may have this document for our record.

We are very aware of the importance of communication while a debtor is in an active bankruptcy case and seek to work with you in regards to providing the best possible scenario for your client regarding their mortgage.

Sincerely,
Mr. Cooper
Bankruptcy Department

By signature below, authorization is provided for Mr. Cooper to have a direct contact with our client (Client Name)_____ for the purpose of obtaining information/discussion of potential loss mitigation/loan assistance program regarding the debtor(s) home mortgage.

Date _____ Firm name _____

Attorney or authorized party signature _____

Firm telephone number _____ Fax number _____

If this debt is in or has been discharged in a bankruptcy proceeding, be advised this communication is not an attempt to collect the debt against you. Please note, however, we reserve the right to exercise the legal rights only against the property securing the original obligation.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard}.
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741.
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>.
- "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

03/12/2019

OUR INFO

ONLINE

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YOUR INFO

DEBTOR(S)

BEDINA WILLIAMS

CASE NUMBER

LOAN NUMBER

PROPERTY ADDRESS

2307 N PARK AVE

PHILADELPHIA, PA 19132

BEDINA WILLIAMS
2 UPSON CIRCLE
DEPTFORD, NJ 08096

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If you intend to retain the property and interested in discussing loss mitigation opportunities, please contact one of our Bankruptcy Loss Mitigation representative at 877-343-5602. Our hour of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT) or via mail at PO Box 619096, Dallas, TX 75261-9741.

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If you have any additional questions, including possible loss mitigation opportunities available to help you retain your home, your Dedicated Loan Specialist is Hope Carden and can be reached at (866)-316-2432, Monday through Friday from 8 a.m. to 5 p.m. (CT) or via mail at PO Box 619096 Dallas, TX 75261-9741.

Sincerely,

Mr. Cooper
Bankruptcy Department

CC: MCDOWELL POSTERNOCK APELL
46 W MAIN STREET
MAPLE SHADE, NJ 08052

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